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Open one today and insure against want in old age. One Dollar will open an account and interest will be paid on your deposits at four and one-half per cent per annum.

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Claus Spreckels. Wm. G. Irwin

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BANKERS

HONOLULU : : : : : T. H.

San Francisco Agents—The Nevada National Bank of San Francisco.

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TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

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Commercial and Travellers' Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Limited, London.

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Interest allowed on term and Savings Bank Deposits.

The Yokohama Specie Bank
LIMITED.

Capital (Paid Up).....Yen 24,000,000
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HEAD OFFICE, YOKOHAMA.

The bank buys and receives for collection bills of exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

The Bank receives Local Deposits and Head Office Deposits for fixed periods.

Local Deposits \$25 and upwards for one year at rate of 4% per annum.

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Particulars to be obtained on application.

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YU AKAI, Manager.

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R. A. Cooke.....Director

ROOSEVELT'S
OXFORD SPEECH

(Continued from Page One.)

every one. The minute that the spirit which finds its healthy development in local self-government, and is the antidote to the dangers of an extreme centralization, develops into mere particularism, into inability to combine effectively for achievement of a common end, then it is hopeless to expect great results. Poland and certain Republics of the Western Hemisphere are the standard examples of failure of this kind; and the United States would have ranked with them, and its name would have become a byword of derision, if the forces of union had not triumphed in the Civil War. So the growth of soft luxury after it has reached a certain point becomes a national danger patent to all. Again, it needs but little of the vision of a seer to foretell what must happen in any community if the average woman ceases to become the mother of a family of healthy children, if the average man loses the will and the power to work up to old age and to fight whenever the need arises. If the homely, commonplace virtues die out, if strength of character vanishes in graceful self-indulgence, if the virile qualities atrophy, then the nation has lost what no material prosperity can offset.

"But there are plenty of other phenomena wholly or partially inexplicable. It is easy to see why Rome trended downward when great slave-titled farms spread over what had once been a countryside of peasant proprietors, when greed and luxury and sensuality ate like acids into the fiber of the upper classes, while the mass of the citizens grew to depend not upon their own exertions, but upon the state, for their pleasures and their livelihood. But this does not explain why the forward movement stopped at different times, so far as different matters were concerned; at one time as regards literature, at another time as regards architecture, at another time as regards city-building. There is nothing mysterious about Rome's dissolution at the time of the barbarian invasions; apart from the impoverishment and depopulation of the Empire, its fall would be quite sufficiently explained by the mere fact that the average citizen had lost the fighting edge—an essential even under a despotism, and therefore far more essential in free, self-governing communities such as those of the English-speaking peoples of today. The mystery is rather that out of the chaos and corruption of Roman society during the last days of the oligarchic republic there should have sprung an Empire able to hold things with reasonable steadiness for three or four centuries. But why, for instance, should the higher kinds of literary productiveness have ceased about the beginning of the second century, whereas the following centuries witnessed a great outbreak of energy in the shape of city-building in the provinces, not only in western Europe, but in Africa? We cannot even guess why the springs of one kind of energy dried up while there was yet no cessation of another kind."

"Take another and smaller instance, that of Holland. For a period covering a little more than the seventeenth century, Holland, like some of the Italian city states at an earlier period stood on the dangerous height of greatness beside nations so vastly her superior in territory and population as to make it inevitable that sooner or later she must fall from the glorious and perilous eminence to which she had been raised by her own indomitable soul. Her fall came; it could not have been indefinitely postponed; but it came far quicker than it needed to come, because of shortcomings on her part to which both Great Britain and the United States would be wise to pay heed. Her government was singularly ineffective, the decentralization being such as often to permit the separatist, the particularist, spirit of the provinces to rob the central authority of all efficiency. This was bad enough. But the fatal weakness was that so common in rich, peace-loving societies, where men hate to think of war as possible, and try to justify their own reluctance to face it either by high-sounding moral platitudes or else by a philosophy of short-sighted materialism. The Dutch were very wealthy. They grew to believe that they could hire others to do their fighting for them on land; and on sea, where they did their own fighting, and fought very well, they refused in time of peace to make ready fleets so efficient as either to insure the Dutch against the peace being broken or else to give them the victory when war came. To be opu-

lent and unarmed is to secure ease in the present at the almost certain cost of disaster in the future.

"It is therefore easy to see why Holland lost when she did her position among the Powers; but it is far more difficult to explain why at the same time there should have come at least a partial loss of position in the world of art and letters. Some spark of divine fire burned itself out in the national soul. As the line of great statesmen, of great warriors by land and sea, came to an end, so the line of the great Dutch painters ended. The loss of preeminence in the schools followed the loss of preeminence in camp and in council chamber.

"In the little republic of Holland, as in the great empire of Rome, it was not death which came, but transformation. Both Holland and Italy teach us that races that fall may rise again. In Holland, as in the Scandinavian kingdoms of Norway and Sweden, there was, in a sense, no decadence at all. There was nothing analogous to what has befallen so many countries; no lowering of the general standard of well-being, no general loss of vitality, no depopulation. What happened was, first, a flowering time, in which the country's men of action and men of thought gave it a commanding position among the nations of the day, than this period of command passed, and the State revolved in an eddy, aside from the sweep of the mighty current of world life; and yet the people themselves in their internal relations remained substantially unchanged, and in many fields of endeavor have now recovered themselves and play again a leading part."

The speaker went on to analyze the national record of Italy, which took in the story of Rome. Going over the ages of supremacy of the white races he proceeded to say:

"There are questions which we of the great civilized nations are ever tempted to ask of the future. Is our time of growth drawing to an end? Are we as nations soon to come under the rule of that great law of death which is itself but part of the great law of life? None can tell. Forces that we can see and other forces that are hidden or that can but dimly be apprehended are at work all around us, both for good and for evil. The growth in luxury, in love of ease, in taste for rapid and frivolous excitement, is both evident and unhealthy. The most ominous sign is the diminution in the birth-rate, in the rate of natural increase, now to a larger or lesser degree shared by most of the civilized nations of central and western Europe, of America and Australia; a diminution so great that if it continues for the next century at the rate which has obtained for the last twenty-five years, all the more highly civilized peoples will be stationary or else have begun to go backward in population, while many of them will have already gone very far backward.

"There is much that should give us concern for the future. But there is much also which should give us hope. No man is more apt to be mistaken than the prophet of evil. After the French Revolution in 1830, Niebuhr hazarded the guess that all civilization was about to go down with a crash, that we were all about to share the fall of third and fourth century Rome—a respectable but painfully overworked comparison. The fears once expressed by the followers of Malthus as to the future of the world have proved groundless as regards the civilized portion of the world; it is strange indeed to look back at Carlyle's prophecies of some seventy years ago, and then think of the teeming life of achievement, the life of conquest of every kind, and of noble effort crowned by success, which has been ours for the two generations since he complained to high Heaven that all the tales had been told and all the songs sung, and that all the deeds really worth doing had been done. I believe with all my heart that a great future remains for us; but whether it does or does not, our duty is not altered. However the battle may go, the soldier worthy of the name will with utmost vigor do his allotted task, and bear himself as valiantly in defeat as in victory. Come what will, we belong to peoples who have not yielded to the craven fear of being great. In the ages that have gone by, the great nations, the nations that have expanded and that have played a mighty part in the world have in the end grown old and weakened and vanished; but so have the nations whose only thought was to avoid all danger, all effort, who would risk nothing. In the end the same fate may overwhelm all alike; but the memory of the one type perishes with it, while the other leaves its mark deep on the history of all the future of mankind.

"A nation that seemingly dies may be born again; and even though in the physical sense it die utterly, it

may yet hand down a history of heroic achievement, and for all time to come may profoundly influence the nations that arise in its place by the impress of what it has done. Best of all is it to do our part well, and at the same time to see our blood live young and vital in men and women fit to take up the task as we lay it down to the blazing splendor of this the earth. But if this, which is best, is denied us, then at least it is ours to remember that if we choose we can be torch-bearers, as our fathers were before us. The torch has been handed on from nation to nation, from civilization to civilization, throughout all recorded time, from the dim years before history dawned, down to the blazing splendor of this teeming century of ours. It dropped from the hand of the coward and the sluggard, of the man wrapped in luxury or love of ease, the man whose soul was eaten away by self-indulgence; it has been kept alight only by those who were mighty of heart and cunning of hand. What they worked at, providing it was worth doing at all, was of less matter than how they worked, whether in the realm of the mind or the realm of the body. If their work was good, if what they achieved was of substance, than high success was really theirs."

Mr. Roosevelt discussed the terrible problems facing civilized nations, including their dealings with alien races, and concluded his address in these words:

"The foreign policy of a great and self-respecting country should be conducted on exactly the same plane of honor, of insistence upon one's own rights and of respect for the rights of others, as when a brave and honorable man is dealing with his fellows. Permit me to support this statement out of my own experience. For nearly eight years I was the head of a great nation and charged especially with the conduct of its foreign policy; and during those years I took no action with reference to any other people on the face of the earth that I would not have felt justified in taking as an individual in dealing with other individuals.

"I believe that we of the great civilized nations of today have a right to feel that long careers of achievement lie before our several countries. To each of us is vouchsafed the honorable privilege of doing his part, however small in that work. Let us strive hard for success even if by so doing we risk failure, spurning the poorer souls of small endeavor who know neither failure nor success. Let us hope that our own blood shall continue in the land, that our children and children's children to endless generations shall arise to take our places and play a mighty and dominant part in the world. But whether this be denied or granted by the years we shall not see, let at least the satisfaction be ours that we have carried onward the lighted torch in our own day and generation. If we do this then, as our eyes close, and we go out into the darkness and other hands grasp the torch, at least we can say that our part has been borne well and valiantly."

ONE HUNDRED YOUNG WOMEN
COME TO MARRY.

NEW YORK, May 30.—Nearly 100 young Scotch women, betrothed to men who have been in America from six months to several years, arrived yesterday in the first and second cabin and steerage of the Steamer Calcedonia from Glasgow. Some of the first cabin voyagers were met at the pier by men who took them away to marry them. The steerage passengers were taken to Ellis Island.

Fine Job Printing, Star Office.

Muzzling a
Monster

THE EXCITING STORY OF HOW CALIFORNIA'S MOST FAMOUS OIL SPOUTER WAS CAPPED AFTER A TERRIFIC STRUGGLE, IS FREE TO YOU FOR THE ASKING.

Fortunes have been made and fortunes will continue to be made from investments in the shares of the California Oil companies.

We can offer you LOW-PRICED OIL-SHARES with a great future in the VENTURA OIL DEVELOPMENT CO., at 12 1/2 CENTS per share for one week, when we expect that the price will be advanced. This is a RARE OPPORTUNITY to buy good stock at the ground-floor price, DO NOT NEGLECT to avail yourself of THIS OPPORTUNITY. Buy your shares now and benefit by the rise.

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Agent
Lincoln Mortgage & Loan Co.
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Wally Bldg. 74 S. King St.

A substantial meal, well cooked and properly served meets every requirement. Nolte's is the place for it.

BURROWS TO STAND.

KALAMAZOO, Mich., May 30.—United States Senator Julius C. Burrows, through the Burrows Club of this city and county, today announced his candidacy for re-election and his desire to be endorsed by popular vote at the primaries next fall. H.

NOTICE TO CREDITORS.

Notice is hereby given by the undersigned, Executor under the Will and of the Estate of Thomas Wall Carroll, late of Honolulu, deceased, to the creditors of and all persons having claims against the said deceased, whether secured by mortgage or otherwise, to present the same duly authenticated, and with proper vouchers, if any exist, to the said Executor, at the Queen's Hospital, Honolulu, Territory of Hawaii, within six (6) months after the first publication of this notice; otherwise their claims will be forever barred.

All persons indebted to said estate are hereby requested to make immediate settlement with the undersigned. Dated this 23rd day of May, A. D. 1910.

JOHANNES F. ECKARDT,
Executor under the Will and of the Estate of Thomas Wall Carroll, Deceased.

518—May 24-31, June 7, 14, 21.

IN THE CIRCUIT COURT OF THE

First Circuit, Territory of Hawaii,

At Chambers—in Probate. No. 4262.

In the Matter of the Estate of John Emmeluth, Deceased.

On reading and filing the petition of A. C. Amela Emmeluth, of Honolulu, alleging that John Emmeluth or Honolulu, Territory of Hawaii, died intestate at Honolulu, Territory of Hawaii, on the 20th day of May, A. D. 1910, leaving property within the jurisdiction of this Court necessary to be administered upon, and praying that Letters of Administration issue to John H. Wilson, of Honolulu, Territory of Hawaii;

It is ordered that Monday, the 27th day of June, A. D. 1910, at 10 o'clock A. M., be and hereby is appointed for hearing said petition in the Court Room of this Court in the Judiciary Building, in the City and County of Honolulu, at which time and place all persons concerned may appear and show cause if any they have, why said petition should not be granted. Dated, Honolulu, May 24, 1910.

By order of the Court:

J. A. THOMPSON,
Clerk First Circuit Court.
W. S. Edings Attorney for Petitioner,
Kaahumanu St., Honolulu.

BY AUTHORITY

TENDERS FOR BURIAL OF INDIGENT DEAD.

Sealed Proposals will be received at the Office of the City and County Clerk, until the hour of 7.30 o'clock P. M. of Tuesday, June 21st, 1910, for the Burial of Indigent Dead of the City and County of Honolulu for six months beginning July 1, 1910.

Proposals must be on forms to be obtained from the City and County Clerk.

The Board of Supervisors of the City and County of Honolulu reserves the right to reject any or all tenders.

D. KALAUORALANI, JR.,
Clerk, City and County of Honolulu.
June 6, 7, 8, 9, 10.

announcement commends President Taft.

Fine Job Printing, Star Office.

CERTIFICATE OF TREASURER.

I, D. L. CONKLING, Treasurer of the Territory of Hawaii, do hereby certify, in accordance with the requirements of Section 2577 of the Revised Laws of Hawaii, the same being a portion of Chapter 158 of said Revised Laws providing for the incorporation of banking corporations, that I have examined into the condition of the BANK OF HONOLULU, LIMITED, a corporation formed under said Chapter 158, and that the said corporation has complied with the provisions required by said Chapter 158, as amended, to be complied with before commencing the business of banking, and that the said corporation, BANK OF HONOLULU, LIMITED, is authorized to commence said business of banking.

In witness whereof I have hereunto set my hand and affixed the seal of the Treasury Department, this 2nd day of June, 1910.

(Sig) D. L. CONKLING,
Treasurer of the Territory of Hawaii.

NOTICE.

Notice is hereby given of the incorporation, under the laws of the Territory of Hawaii, of BANK OF HONOLULU, LTD. (Capital, \$600,000, fully paid up), which will take over and succeed to the business of CLAUD SPRECKELS & CO., on July 1st, 1910.

The BANK OF HONOLULU, LTD., will conduct a general banking business as heretofore carried on by CLAUD SPRECKELS & CO., and asks the continuance of the valued patronage accorded to that firm.

BANK OF HONOLULU, Ltd.,
W. G. Irwin, President.

MEETING NOTICE.

Special Meeting of Stockholders of Waianae Company.

Notice is hereby given that a Special Meeting of the stockholders of the Waianae Company will be held on Wednesday the 15th day of June, 1910 at 10 o'clock a. m., at the office of J. M. Dowsett, Honolulu, T. H., for the purpose of taking steps necessary to obtain an amendment to the Charter of the Company.

By order of the President,

J. M. DOWSETT,

Secretary Waianae Company.

Dated, Honolulu, May 31, 1910.

MEETING NOTICE.

Special Meeting of Stockholders of Waianae Company.

Notice is hereby given that a Special Meeting of the stockholders of the Waianae Company will be held on Friday the 17th day of June, 1910, at 10 o'clock a. m., at the office of J. M. Dowsett, Honolulu, T. H., for the purpose of considering an increase in the capital stock of said Waianae Company.

By order of the President,

J. M. DOWSETT,

Secretary Waianae Company.

Dated, Honolulu, May 31, 1910.

A CLEAN HOUSE AND

Pau ka Hana

ARE FAST FRIENDS.

Lots In Fruitvale

One Cent Per
Square Foot

Or a trifle over for home sites of more than one acre each, adjoining the celebrated Pukele Homestead in PALOLO VALLEY, ten minutes' walk from the car line.

These lots are adjoining the beautiful homes of Owen Williams, William A. Rideout, Charles J. Schoening, Edward F. Patten and others. The rear of these lots extends to the hill slopes, from which grand views are to be had. Correct soil for all kinds of fruit.

Let me show you this property.

\$500—per acre and up.

Map in my window.

Chas. S. Desky

FORT STREET

EXCLUSIVE PATTERNS IN HANDSOME GREYS

English and American Weaves. Made to your order with and style unequalled.

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